

**Fill in this information to identify the case:**

Debtor 1 CLIFTON G JOSEPH  
Debtor 2 BERNADETTE JOSEPH  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
Case number 20-13578-mdc

**Official Form 410S1**

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2003-RP1

**Court claim no. (if known):** 12

**Last four digits** of any number you 2020  
use to identify the debtor's account:

**Date of payment change:** 12/01/2021  
Must be at least 21 days after date of this notice

**New total payment:** \$552.81  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**Will there be a change in the debtor's escrow account payment?**

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ 314.96      **New escrow payment:** \$ 267.92

\*The 'current escrow payment' in the attached Escrow Statement will not match the previously filed NOPC or POC as this escrow payment is based off the contractual due date. The current escrow payment included in this Notice of Payment Change is based off the previously filed court record. This will not have any impact on the borrower.

**Part 2: Mortgage Payment Adjustment**

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_%      **New interest rate:** \_\_\_\_\_%

**Current principal and interest payment:** \$ \_\_\_\_\_      **New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____	
<b>Current mortgage payment: \$</b> _____	<b>New mortgage payment: \$</b> _____

Debtor1 CLIFTON G JOSEPH Case number (if known) 20-13578-mdc  
First Name Middle Name Last Name

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Andrew Spivack  
Signature

Date 10/12/2021

**Print: Andrew Spivack, Esquire (84439)**

First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 302 Fellowship Road, Suite 130  
Number Street

Mount Laurel, NJ 08054

City State ZIP Code

Contact phone 844-856-6646 x3017

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE:

CLIFTON G JOSEPH and BERNADETTE  
JOSEPH

Case No. 20-13578-mdc

Chapter 13

The Bank of New York Mellon Trust Company,  
National Association fka The Bank of New York  
Trust Company, N.A. as successor to JPMorgan  
Chase Bank, as Trustee for Residential Asset  
Mortgage Products, Inc., Mortgage Asset-Backed  
Pass-Through Certificates, Series 2003-RP1,  
Movant,

vs.

CLIFTON G JOSEPH and BERNADETTE  
JOSEPH,  
Debtors.

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on October 12, 2021 to the following:

CLIFTON G. JOSEPH  
506 E. JOHNSON STREET  
PHILADELPHIA, PA 19144

BERNADETTE JOSEPH  
506 E. JOHNSON STREET  
PHILADELPHIA, PA 19144

Brad J. Sadek, Debtor's Attorney  
Sadek and Cooper  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107  
[brad@sadeklaw.com](mailto:brad@sadeklaw.com)

Kenneth E. West, Bankruptcy Trustee  
Chapter 13 Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

United States Trustee, US Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

*/s/ Andrew Spivack*  
Andrew Spivack, Esquire  
(Bar No. 84439)  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
302 Fellowship Road, Suite 130  
Mount Laurel, NJ 08054  
Telephone: 844-856-6646 x3017  
Facsimile: 704-369-0760  
E-Mail: [PABKR@brockandscott.com](mailto:PABKR@brockandscott.com)

# **EXHIBIT “A”**



## Your annual escrow statement

September 24, 2021

CLIFTON JOSEPH  
BERNADETTE JOSEPH  
506 E JOHNSON ST  
PHILADELPHIA, PA 19144-1001

### Questions?

Visit us at  
[www.MortgageQuestions.com](http://www.MortgageQuestions.com)  
Call toll free 1-888-820-6474  
Fax 1-856-917-8300

### Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on September 3, 2020 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

### What does this mean to me?

Because your escrow account is projected to have more money than is needed, there is a surplus of **\$887.80**; however, this surplus is being retained due to the status of your mortgage. Once your loan returns to a current status, please contact our Customer Service Department at the above referenced number to determine if the surplus is still valid.

### What is a surplus?

A surplus is the difference between the **anticipated** escrow balance, which is greater than the **required** escrow balance at the beginning of the analysis cycle. A surplus typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

<b>Anticipated</b> escrow account balance (as of November 30, 2021):	\$1,959.49
<b>Required</b> escrow account balance (as of November 30, 2021):	\$1,071.69
<b>Difference resulting in an escrow account surplus:</b>	<b>\$887.80</b>

See reverse →

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

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What is my new monthly payment?

Effective December 2021, your new monthly mortgage payment will be: \$552.81

	Current Payment	New Payment
Principal & Interest	\$284.89	\$284.89
Escrow Deposit	\$322.98	\$267.92
<b>Total Payment</b>	<b>\$607.87</b>	<b>\$552.81</b>

**If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.**

#### Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$267.92, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the December 2021 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$1,036.57	\$1,047.05
Insurance	\$2,743.00	\$2,168.00
<b>TOTAL</b>	<b>\$3,779.57</b>	<b>\$3,215.05</b>

#### Prior Year Account History and Coming Year Projections

**This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year.** The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that all or a portion of a payment or disbursement on that row has not yet occurred but is estimated to occur as shown. An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$535.84 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$1,423.64 will be reached in September 2022. When subtracted from your minimum required balance of \$535.84, an Escrow Surplus results in the amount of \$887.80. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-888-820-6474**.

#### Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
	<b>Opening balance</b>			<b>1,959.49</b>	<b>1,071.69</b>
Dec 2021		267.92		2,227.41	1,339.61
Jan 2022		267.92		2,495.33	1,607.53

Continued on next page

#### Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)		
Address (number and street)		Suite no.
City	State	Zip code
Home telephone (     )	Business telephone (     )	Extension
E-mail address		





## Your annual escrow statement (continued)

September 24, 2021

CLIFTON JOSEPH  
BERNADETTE JOSEPH  
506 E JOHNSON ST  
PHILADELPHIA, PA 19144-1001

### Questions?

Visit us at  
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## Escrow account projections for the coming year (continued)

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
Feb 2022		267.92		2,763.25	1,875.45
Mar 2022	CITY/TWN TAX	267.92	1,047.05	1,984.12	1,096.32
Apr 2022		267.92		2,252.04	1,364.24
May 2022		267.92		2,519.96	1,632.16
Jun 2022		267.92		2,787.88	1,900.08
Jul 2022		267.92		3,055.80	2,168.00
Aug 2022		267.92		3,323.72	2,435.92
Sep 2022	HAZARD INS.	267.92	2,168.00	1,423.64	535.84 LP
Oct 2022		267.92		1,691.56	803.76
Nov 2022		267.92		1,959.48	1,071.68
<b>Total</b>		<b>\$3,215.04</b>	<b>\$3,215.05</b>		

LP - indicates your required escrow lowest balance

## Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	<b>Opening balance</b>					<b>629.97</b>	<b>-3,337.40</b>
Oct 2020		314.96	314.96			944.93	-3,022.44
Nov 2020		314.96	314.96			1,259.89	-2,707.48
Dec 2020		314.96	314.96			1,574.85	-2,392.52
Jan 2021		314.96	314.96			1,889.81	-2,077.56
Feb 2021	CITY/TWN TAX	314.96	314.96	1,036.57	*	1,168.20	-1,762.60
Mar 2021	CITY/TWN TAX	314.96	314.96		1,047.05*	1,483.16	-2,494.69
Apr 2021		314.96	314.96			1,798.12	-2,179.73
May 2021		314.96	314.96			2,113.08	-1,864.77
Jun 2021		314.96	314.96			2,428.04	-1,549.81
Jul 2021		314.96	*			2,743.00	-1,549.81
Aug 2021	HAZARD INS.	314.96	629.92 *		2,168.00*	3,057.96	-3,087.89
Sep 2021	HAZARD INS.	314.96	4,417.46 E	2,743.00	E	629.92	1,329.57
Oct 2021			314.96 E		E	629.92	1,644.53
Nov 2021			314.96 E		E	629.92	1,959.49
<b>Total</b>		<b>3,779.52</b>	<b>8,511.94</b>	<b>3,779.57</b>	<b>3,215.05</b>		



## ESCROW ANALYSIS BORROWER GUIDE FREQUENTLY ASKED QUESTIONS (FAQ)

### What's an escrow analysis?

The Real Estate Settlement Procedures Act, "RESPA", requires servicers perform an escrow analysis at least one time annually. Any increase or decrease to your annual property taxes and/or insurance premiums may cause the mortgage payment amount to change. We provide details of the annual analysis in the Escrow Account Statement. The statement details the most recent escrow review. You may receive more than one analysis in the year. There are a number of reasons for an interim escrow analysis. The most common reasons are:

- The loan was acquired from another servicer.
- A material change to insurance or tax amounts due.
- Changes which occur after closing.
- Change in Tax or Insurance due dates.

### How is the required escrow beginning account balance determined?

The required beginning escrow balance is made up of a cushion plus any prorated taxes and/or insurance needed to fulfill the anticipated disbursements for the next 12 months.

### Why did the monthly escrow payment change?

The monthly escrow payment is comprised of 1/12th of all anticipated annual disbursements. If there is an increase or decrease in the annual tax and/or insurance amounts the monthly escrow collection will change. Please refer to the escrow analysis for a more detailed explanation of the disbursement amounts.

### What's an escrow cushion?

An escrow cushion is the amount of money set aside in the escrow account to cover any unanticipated costs such as an increase in property taxes or insurance premiums and prevents the escrow balance from being overdrawn. An escrow cushion is held unless the mortgage documents or state law directs otherwise.

### If the escrow account has a surplus when will I receive the overage check?

If the escrow analysis resulted in an escrow surplus greater than \$50.00 and the account is not more than 30 days past due (per RESPA, current is defined as the servicer receiving the borrower's payments within 30 days of the payment due date), has not been referred to foreclosure, and the account is not in bankruptcy at the time the escrow analysis is performed, an escrow refund check will either be included with the escrow analysis statement or sent under separate cover within 30 business days. Any surplus under \$50.00 will be adjusted from the monthly escrow payment.

### How do I remove the escrow account?

Please contact customer service to request a review of the loan for escrow waiver eligibility. Please be advised that investor requirements may not allow the escrow account termination.

### How did you calculate the new escrow payment?

We list all possible disbursements or expenses such as property taxes or insurance premiums to be paid on your behalf for the next 12 months. We take the total and divide the amount by 12 payments. Total anticipated disbursements divided by 12 payments equals the Monthly Escrow Payment. Due to changes in property taxes or insurance premiums, it is possible the escrow account could end up with a balance which is less than the target cushion amount. This is referred to as a "Shortage". Any shortage

of funds in the escrow account will be determined at the time of the escrow analysis. Additionally, it is possible the escrow account could end up with a balance which is greater than the required cushion amount. This is referred to as a "Surplus".

### If I want to send in funds to the escrow account, where do I send the payment?

You may direct a deposit of any amount solely to the escrow account using our pay by phone service, or Website. There may be fees associated with these payment services. You may also send in additional funds to escrow by mail. If by mail, then be sure to write the loan number on your check, specify "ESCROW application" on the memo line and mail to:

P.O. Box 371867  
Pittsburgh, PA 15250-7867  
Overnight mail: Attn: 37186  
500 Ross Street 154-0470  
Pittsburgh, PA 15250.

Once the escrow funds are received, the monthly escrow payment will be adjusted within 10 business days of posting.

Please be advised, if the escrow analysis discloses a shortage greater than one month's escrow payment, PHH cannot and does not require repayment of this amount and, instead, PHH has spread any shortage across the monthly escrow payments.

### What should I do if the loan is escrowed and I received a delinquent tax bill, tax exemption, or tax reduction notice?

Write the loan number on the correspondence and send it to us as follows:  
PHH Mortgage Servicing  
Attn: Tax Department  
P.O. Box 24665  
West Palm Beach FL 33416-4665  
Fax 562-682-8880  
Email: KanaTax@mortgagefamily.com

### What should I do if I received a check from my insurance carrier for property damage or have questions regarding an existing claim?

Please contact Assurant toll free 888-882-1815 Monday through Friday 8:00am - 9:00pm ET and Saturday 8:00am - 5:00pm ET.

### What should I do if I change insurance carriers?

Insurance policy information can be faxed to 937-525-4210 or uploaded to MyCoverage Website at mycoverageinfo.com/mortgagefamily or send via email to MortgageFamily@MyCoverageinfo.com. If you have any questions regarding your insurance policy information, please contact our Insurance customer care directly for further assistance at 888-882-1855, Monday through Friday, 8:00am - 9:00pm ET and Saturday 8:00am - 5:00pm ET.

### What do I do if the account was escrowed as a result of a delinquent tax payment notice and I have proof of payment?

Write your loan number on the correspondence and send it to us as follows:

PHH Mortgage Servicing  
Attn: Tax Department  
P.O. Box 24665  
West Palm Beach FL 33416-4665  
Fax 561-682-8880  
Email: Proofoftaxpayments@mortgagefamily.com

To obtain additional information about the account, visit [www.MortgageQuestions.com](http://www.MortgageQuestions.com)